

FIG. 1A

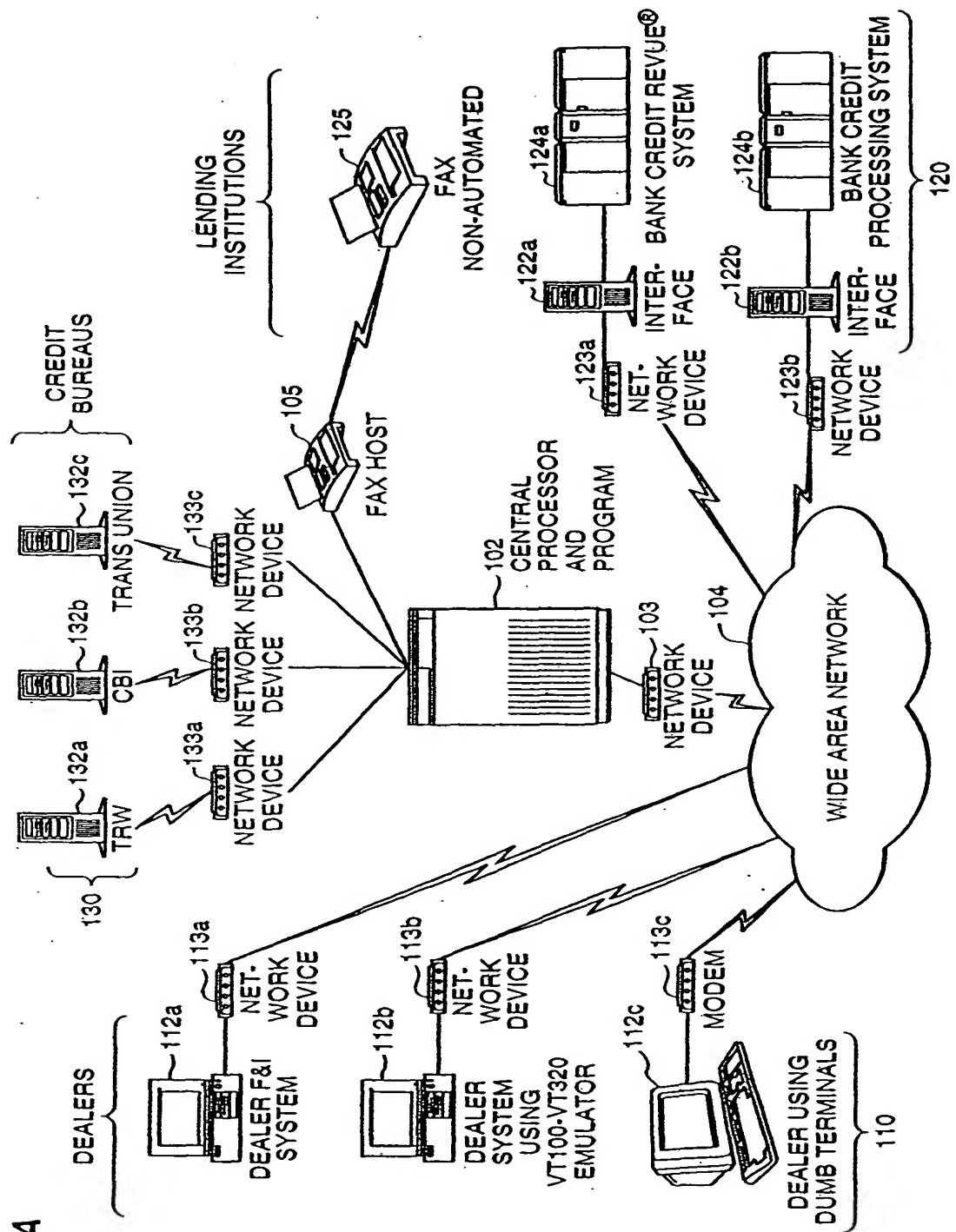


FIG. 1B

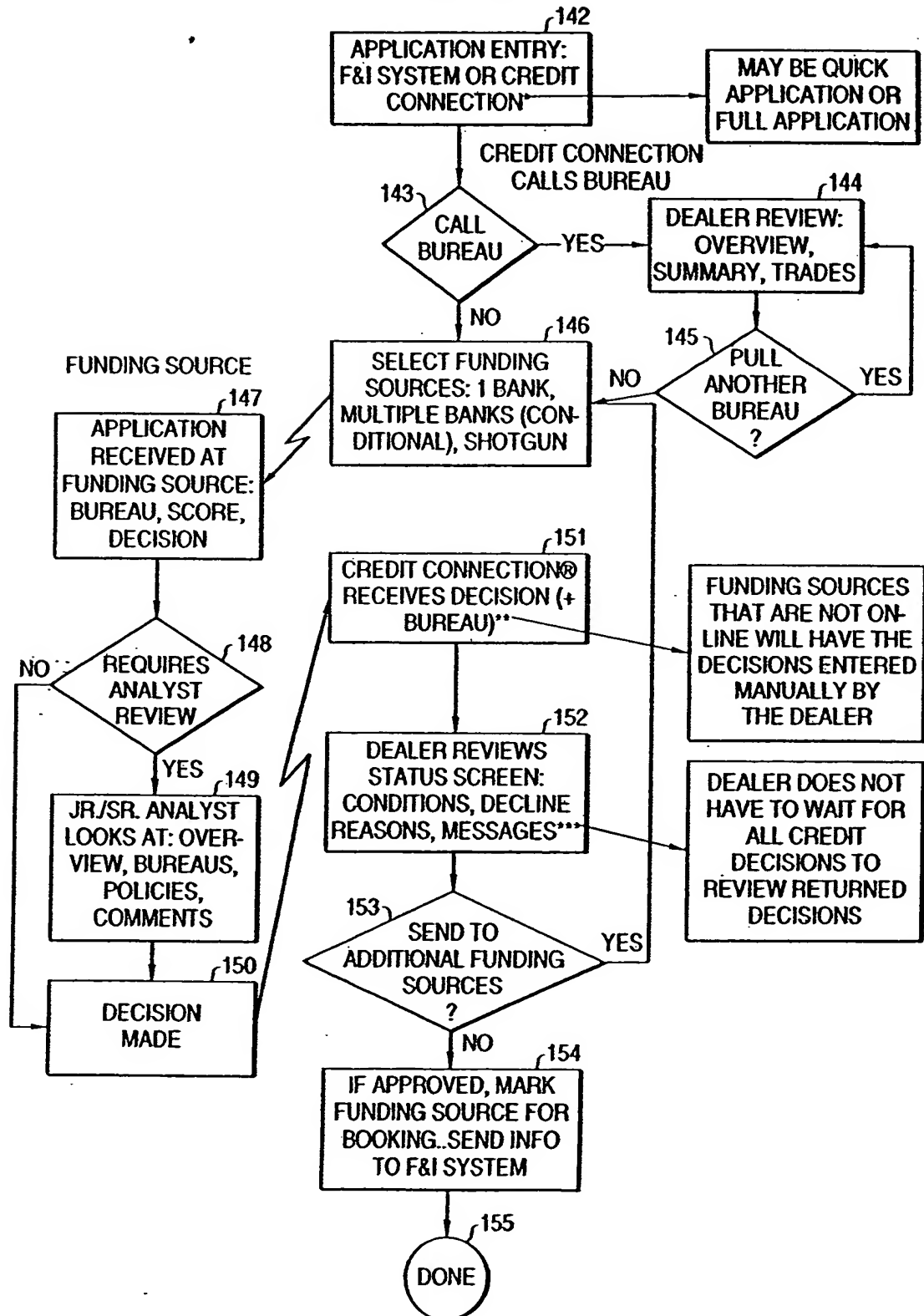
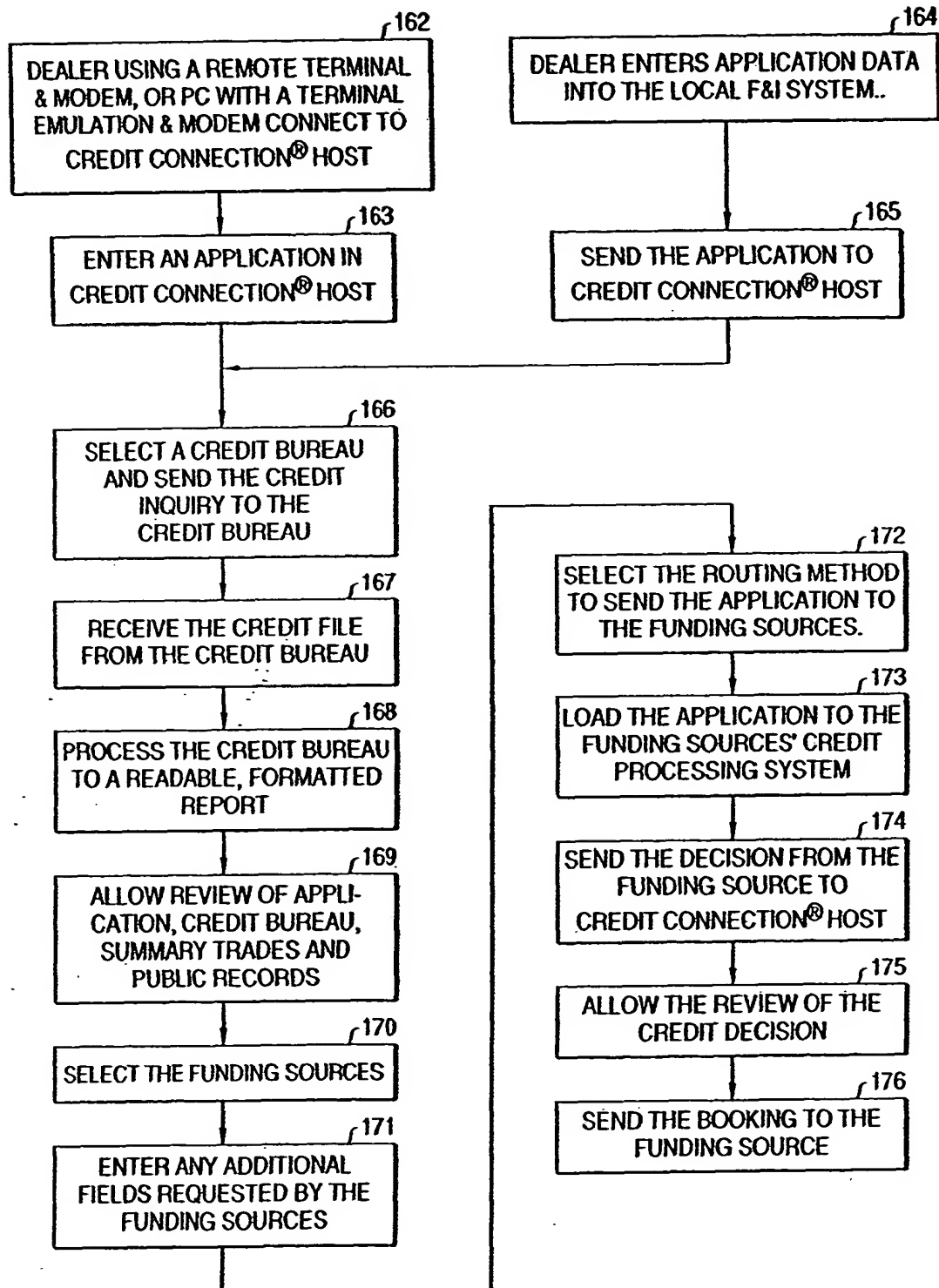


FIG. 1C



**FIG. 2**

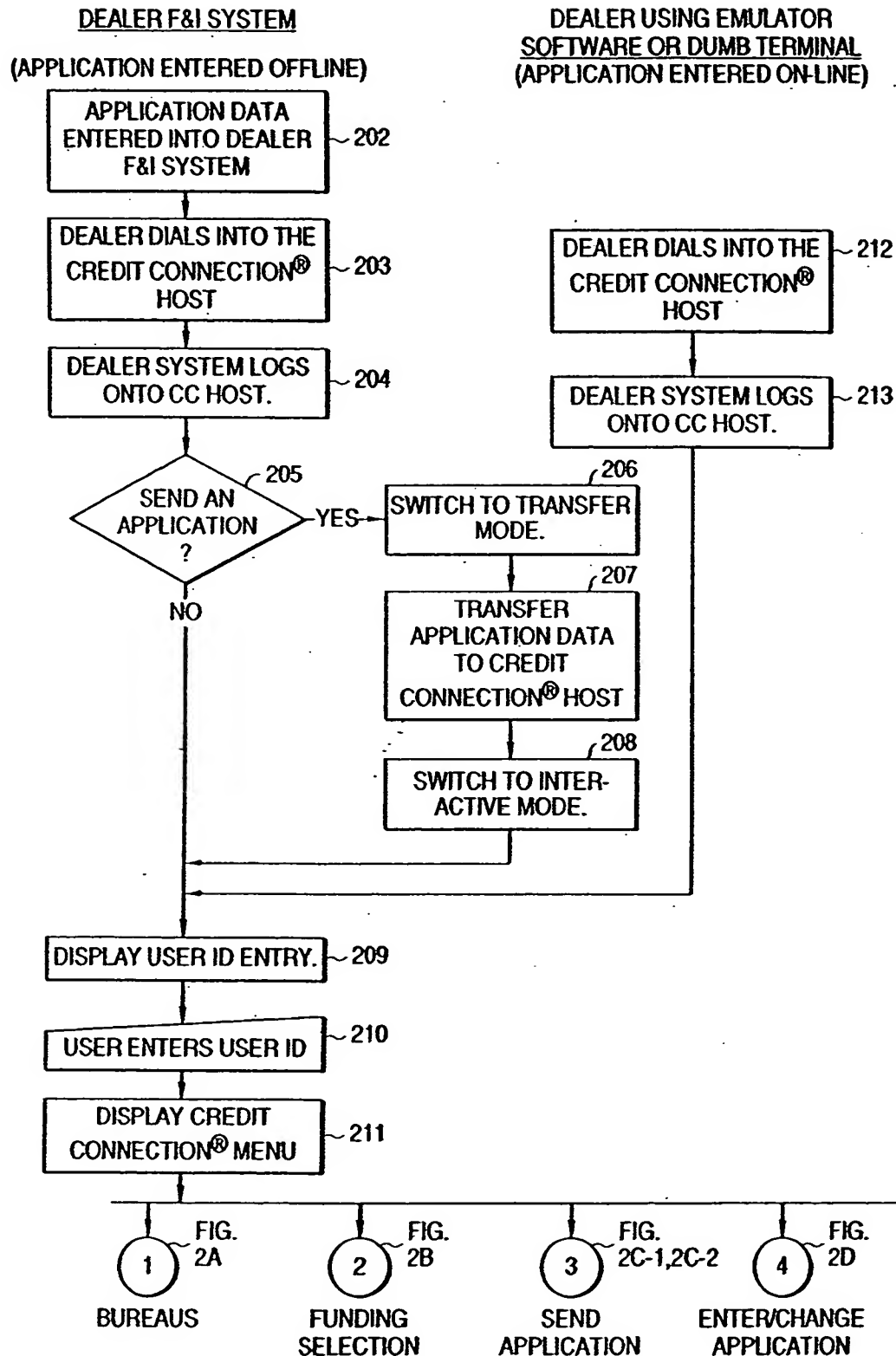


FIG. 2A

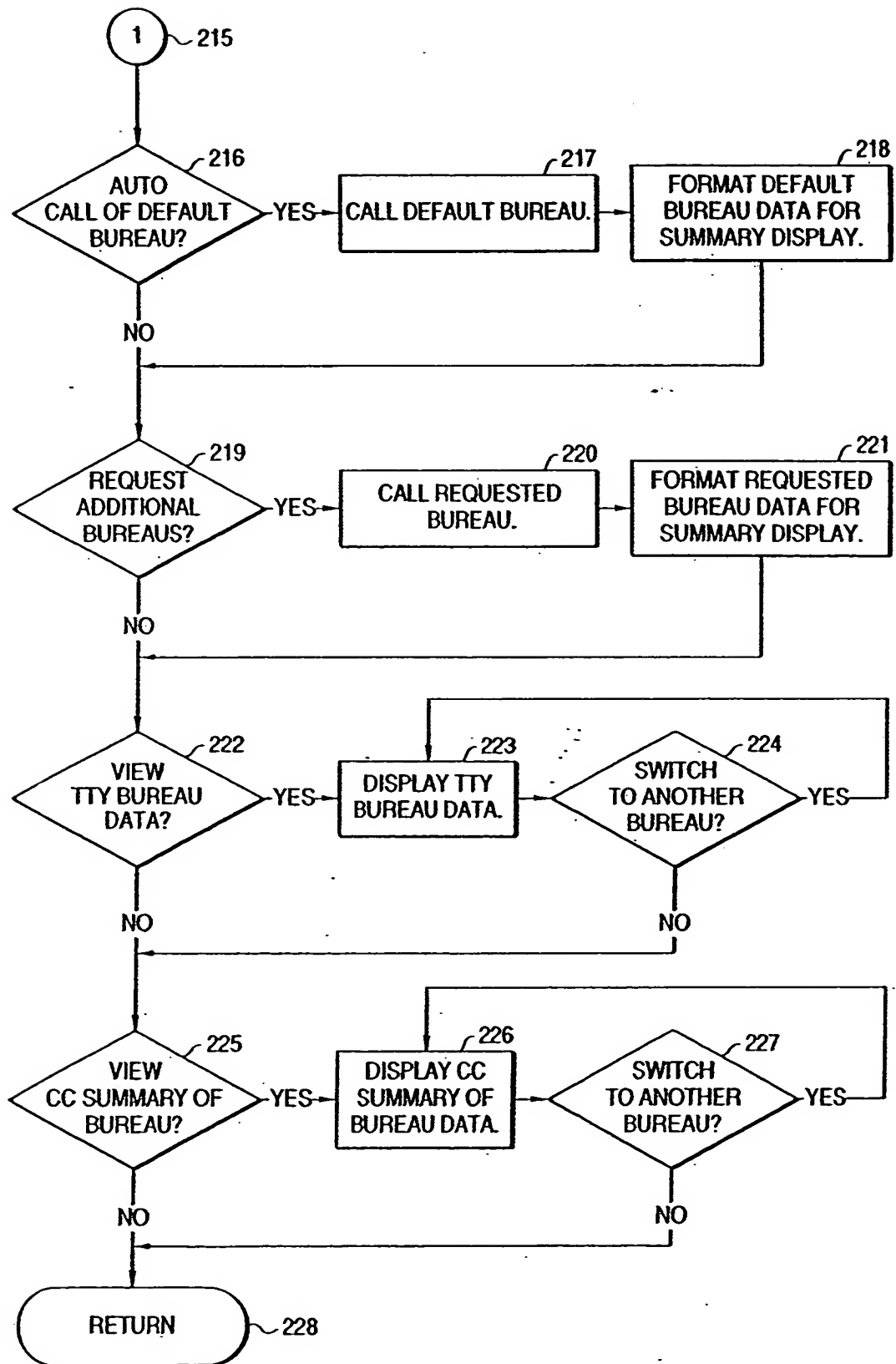


FIG. 2B

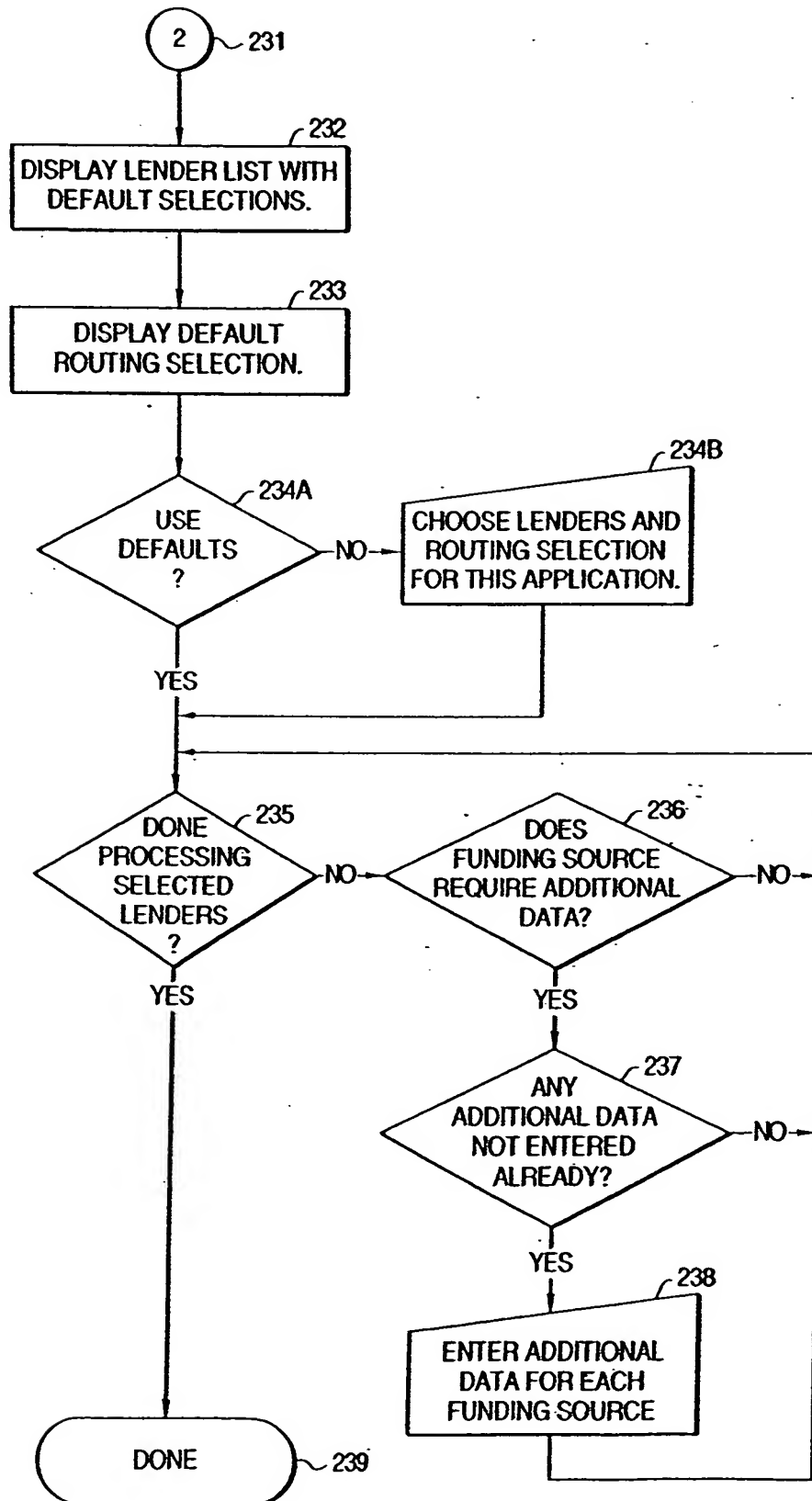


FIG. 2C-1

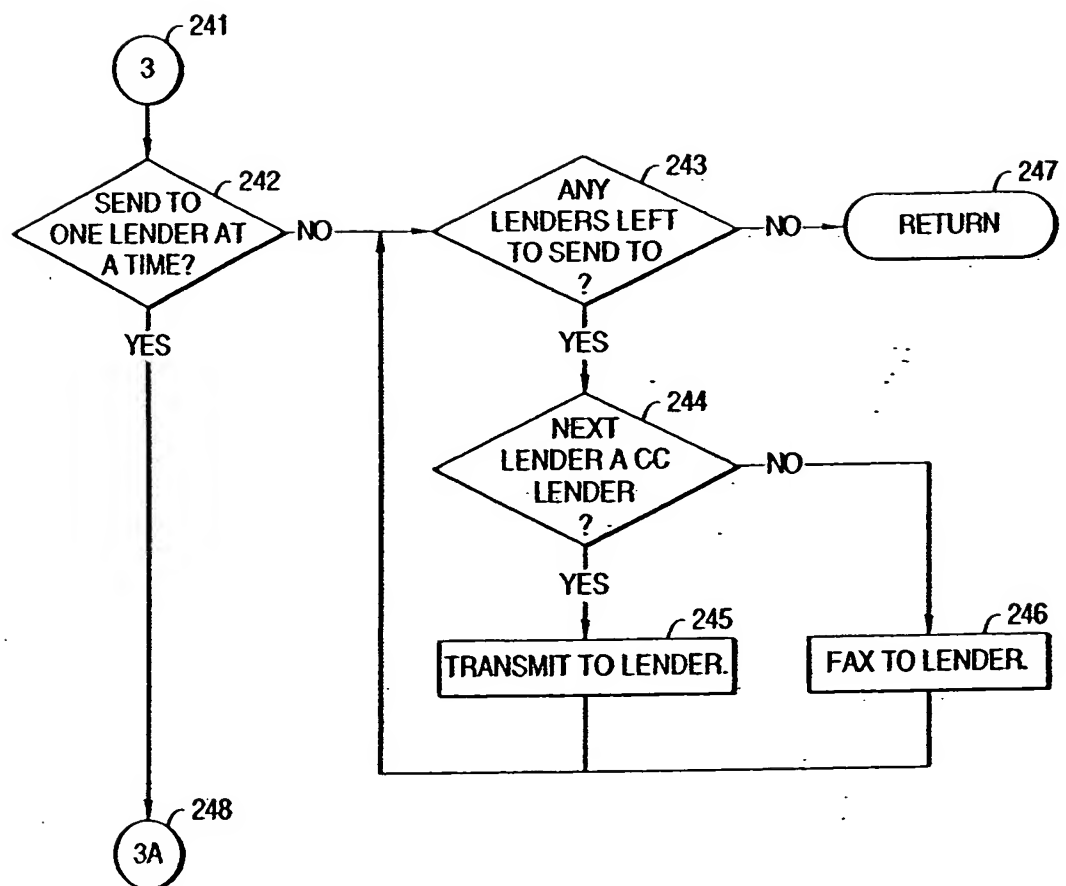
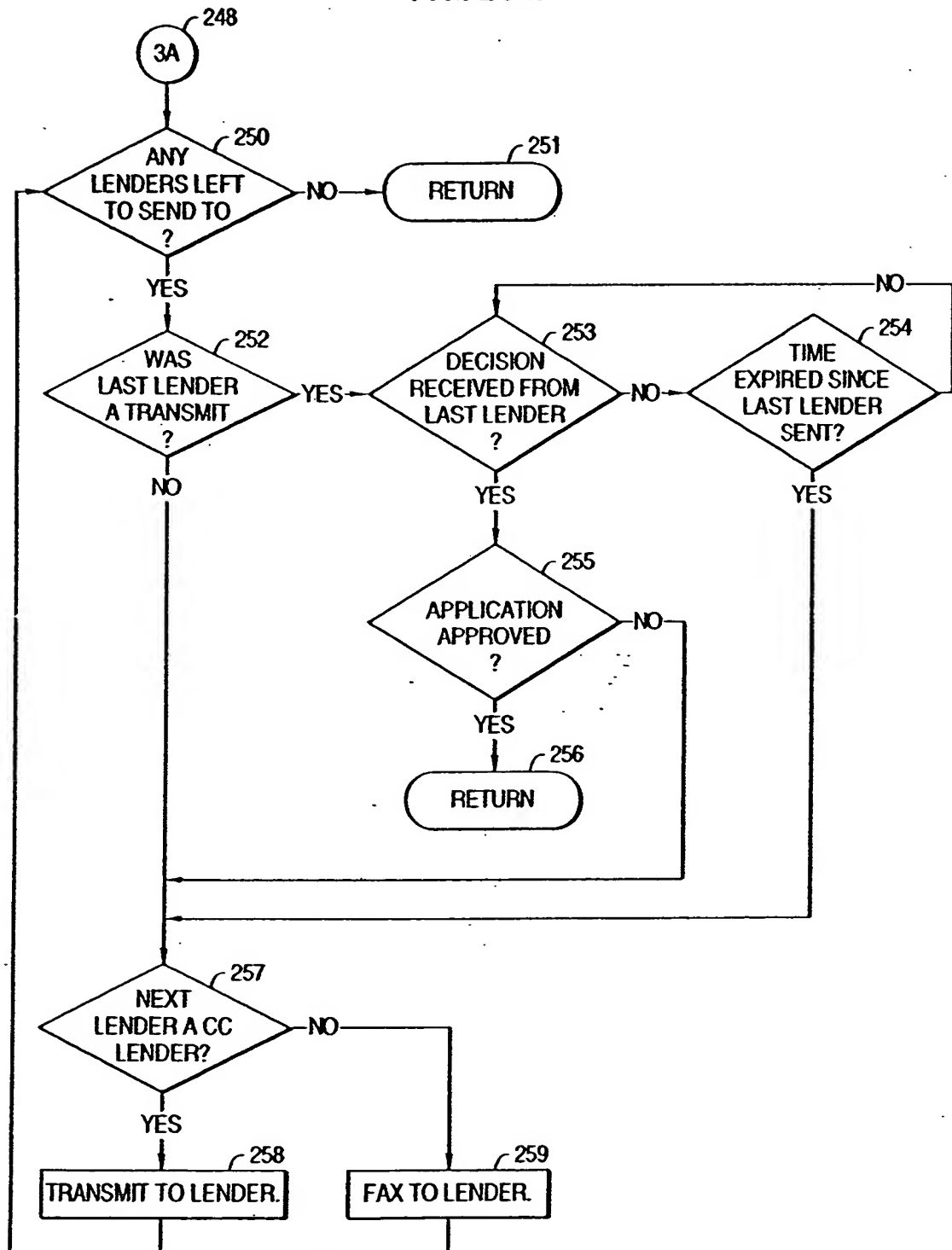
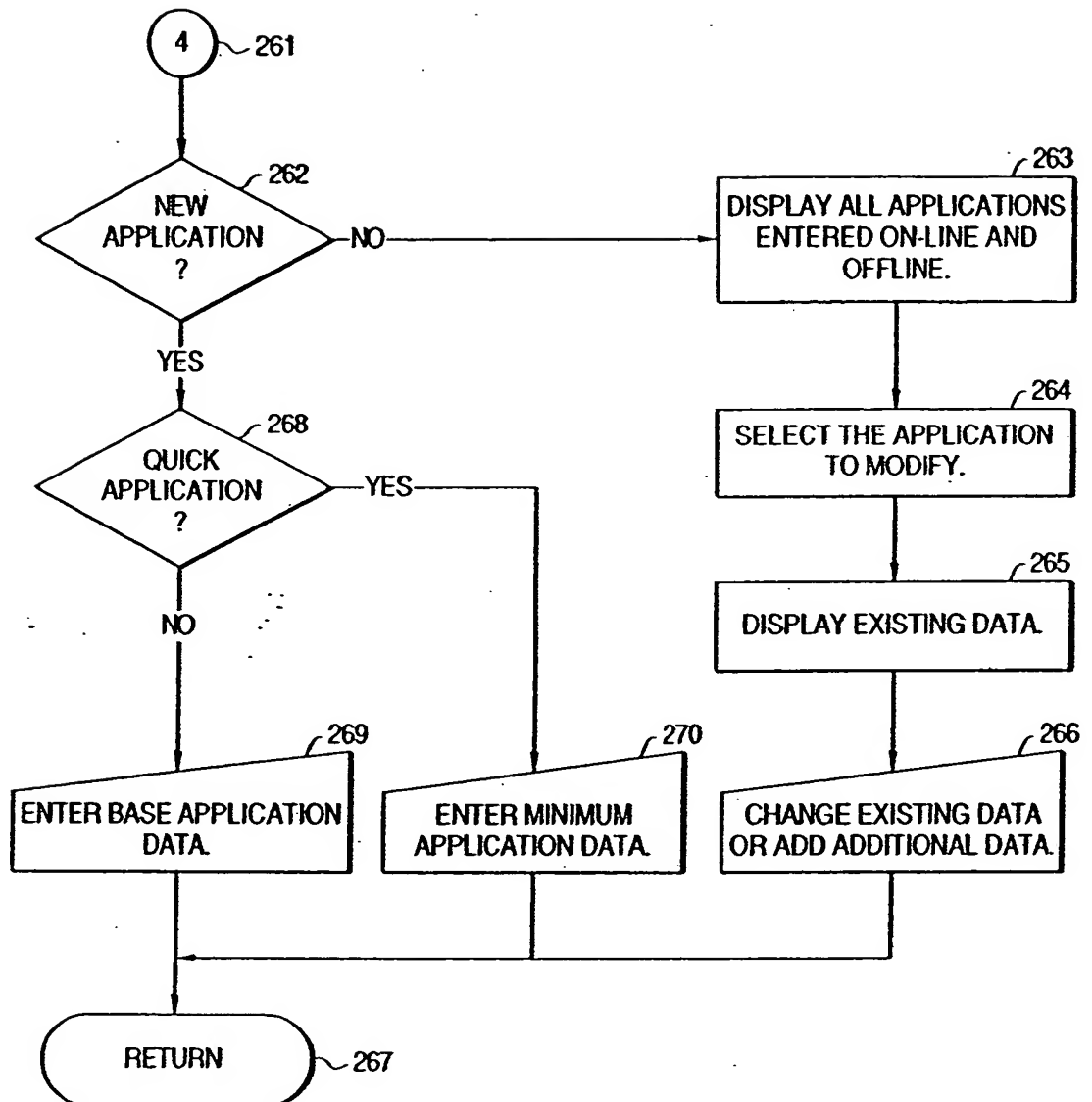


FIG. 2C-2





**FIG. 2D**



CREDIT CONNECTION®

2:18 PM

MAIN MENU

1. APPLICATION ENTRY
2. QUICK APPLICATION ENTRY
3. PENDING DECISION
4. PENDING DELIVERY

U. UTILITIES  
X. EXIT USER

LATEST NEWS FROM CMSI

2:46 AM

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER  
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE  
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT  
(800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS

FIG. 3A

# CREDIT CONNECTION®

VERSION 1.0 -- DEALERS CREDIT PROCESSING SYSTEM  
COPYRIGHT 1994 CREDIT MANAGEMENT SOLUTIONS, INC.

ENTER USERID: \_\_\_\_\_ ENTER PASSWORD: \_\_\_\_\_

ENTER YOUR USERID OR TYPE EXIT TO EXIT CREDIT CONNECTION®

FIG. 3A1

CREDIT CONNECTION®

2:19 PM

MAIN MENU

- 1. APPLICATION ENTRY
- 2. QUICK APPLICATION ENTRY
- 3. PENDING DECISION
- 4. PENDING DELIVERY

U. UTILITIES  
X. EXIT USER

NEW/EXISTING: NEW

PERSONAL/BUSINESS: BUSINESS

INDIVIDUAL/JOINT/NONE: J

LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3B

BUSINESS INFORMATION			
BUSINESS NAME:	TYPE: _		
ADDRESS :			
CITY :	COUNTRY: _	STATE: _	ZIP: _
TAX ID :	PHONE: ( ) _	HOW LONG?: 0 0	

BUSINESS MISC	
NATURE OF BUSINESS :	
NET PROFIT : \$0.00	NET WORTH: \$0.00
DUN & BRADSTREET NO.:	
AFFILIATE/SUBSIDIARY :	

BUSINESS OFFICERS			
OFFICER NAME:	TITLE:	PERCENT OWNER: 0.00	SIGNING OFFICER?: NO
OFFICER NAME:	TITLE:	PERCENT OWNER: 0.00	SIGNING OFFICER?: NO
OFFICER NAME:	TITLE:	PERCENT OWNER: 0.00	SIGNING OFFICER?: NO

CREDIT CONNECTION®      0      (\$0.00)      2:19 PM  
ENTER THE BUSINESS'S NAME.

FIG. 3B(1)

REFERENCE NO 2220		THE BUSINESS (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)				PENDING
FIRST NAME: _____		APPLICANT NAME AND ADDRESS				
SS NO	M.I. : _____	DOB : ____/____/____	LAST PHONE : (____) _____	SUFFIX : _____	MARITAL : _____	DEPEN. : 0
ADDRESS	_____	COUNTY : _____	STATE : _____	ZIP : _____	HOW LONG : 0 0	
CITY	_____	LANDLORD : _____	RENT : \$0			
RES TYPE : -						
PREV ADDR :		APPLICANT PREVIOUS ADDRESS				
CITY	_____	COUNTY : _____	STATE : _____	ZIP : _____	HOW LONG : 0 0	
RELATIVE :		APPLICANT'S RELATIVE				
ADDRESS	_____	STATE : _____	ZIP : _____			
CITY	_____	RELATIONSHIP : _____				
PHONE	_____					
CREDIT CONNECTION®		0 (\$0.00)		2:19 PM		
ENTER THE APPLICANT'S FIRST NAME.						

FIG. 3C

REFERENCE NO 2220	THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)	PENDING
APPLICANT EMPLOYMENT		
EMPL TYPE: Q OTHER		
EMPLOYER:		
ADDRESS:		
CITY:	STATE: ZIP: HOW LONG: Q Q MILITARY?: -	
PHONE: ( ) -	OCCUPATION: GROSS SALARY: \$0 BASIS: M MONTH	
APPLICANT PREVIOUS EMPLOYMENT		
PREV EMPL:		
ADDRESS:	STATE: ZIP: HOW LONG: 0 0	
CITY:		
PHONE:		
OTHER INCOME SOURCE:		
APPLICANT EMPLOYMENT MISC GROSS MTHLY AMT: \$0		
CREDIT CONNECTION <sup>®</sup>		
ENTER (S)ELF EMPLOYED OR (O)THER	0 (\$0.00)	2:19 PM

FIG. 3D

AUTO COLLATERAL INFORMATION											
CASH PRICE	:	\$	0.00	FINANCE CHARGE	:	\$	0.00	MO. INSTALLMENTS OF	:	\$	0.00
BALLOON PMT	:	\$	0.00	PAYABLE IN	:	\$	0.00	MILAGE	:	\$	0.00
DOWN PMT: CASH	:	\$	0.00	APR	:	0.0000		NCIC	:	\$	0.00
REBATE	:	\$	0.00		:			VIN	:		
NET TRADE	:	\$	0.00	TYPE	:	YR	:	Q	MAKE	:	MODEL
TRD ALLOW	:	\$	0.00	TRADE IN VIN	:			YR	:	Q	BODY STYLE
UNPAID BALANCE	:	\$	0.00	MAKE	:			MODEL	:		
OTH CHARGES	:	\$	0.00	POWER SEATS	:	N		SUN ROOF	:	N	
AMOUNT FINANCED	:	\$	0.00	AIR COND	:	N		VINYL ROOF	:	N	
AUTO TRANS	:	N		FM STEREO	:	N		CRUISE CONTROL	:	N	
TRANS SPEED	:	-		TAPE DECK	:	N		SPORTS WHEELS	:	N	

11:09 AM

CREDIT CONNECTION®  
ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

0 (\$0.00)

FIG. 3E



**THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)**

**PENDING**

CHECKING# : \_\_\_\_\_ BANK: \_\_\_\_\_ BANK: \_\_\_\_\_  
SAVINGS# : \_\_\_\_\_

NAME OF CREDITOR	ADDRESS	CREDITOR INFORMATION		MONTHLY PAYMENTS
		ACCOUNT NO		
				\$0
				\$0
				\$0

		CREDIT INFORMATION	
REPOSESSION?	: NO	LAST CAR FINANCED	
DATE	:	YEAR	: 00
BANKRUPTCY	: NO	MAKE	:
ENDORSE/GUARANTOR?	: NO	MODEL	:
JUDGEMENT?	: NO	CREDITOR	:
		BALANCE	: \$0
		DATE PAID	:
		TRADE IN?	: NO
		DRIVER'S LICENSE NO.	:
		STATE	:
		INS COMP	:
		POLICY#	:
		EXP. DT	:
		COLL	: N
		LIAB	: N
		COMP	: N
		OTHER	: N

**CREDIT CONNECTION®**

0 (\$0.00)

2:19 PM

**FIG. 3F**

REFERENCE NO 2220		THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)				PENDING	
FIRST NAME: _____		M.I.: _____		LAST: _____		SUFFIX: _____	
SS NO : _____		DOB: ____/____/____		PHONE: (____) _____		RELATIONSHIP TO APPL: _____	
ADDRESS : 1 _____		COUNTY: HOWARD		STATE: MD		ZIP: 21222	
CITY : COLUMBIA		LANDLORD: MORTGAGE COMPANY		RENT: \$1,600		HOW LONG : 2 2	
RES TYPE : Q RENT/LEASE							
PREV ADDR: _____		CO-APPLICANT PREVIOUS ADDRESS					
CITY : _____		COUNTY: _____		STATE: _____		ZIP: _____	
						HOW LONG : 0 0	

CREDIT CONNECTION®      0      (\$0.00)      2:19 PM

ENTER THE CO-APPLICANT'S MORTGAGE HOLDER / LANDLORD.

FIG. 3G

REFERENCE NO 2220	THE BUSINESS (JONES BOB J, JONES MARY M)	PENDING
CO-APPLICANT EMPLOYMENT		
EMPL TYPE: 0 OTHERS		
EMPLOYER:		
ADDRESS:		
CITY:	STATE:	ZIP:
PHONE:	OCCUPATION:	HOW LONG: 0 0 MILITARY?: -
		GROSS SALARY: \$0 BASIS: 12 MONTH
CO-APPLICANT PREVIOUS EMPLOYMENT		
PREV EMPL:		
ADDRESS:		
CITY:	STATE:	ZIP:
PHONE:		HOW LONG: 0 0
CO-APPLICANT EMPLOYMENT MISC		
GROSS MTHLY AMT: \$0		
OTHER INCOME SOURCE:		
CREDIT CONNECTION®	0 (\$0.00)	2:19 PM
ENTER (S)SELF EMPLOYED, (O)THER		

FIG. 3H

REFERENCE NO 2220		THE BUSINESS (JONES BOB J, JONES MARY M)		PENDING
CHECKING# : _____		CO-APPLICANT BANK ACCOUNT INFORMATION		
BANK: _____		SAVINGS# : _____		BANK: _____
NAME OF CREDITOR		ADDRESS		MONTHLY PAYMENTS
		CO-APPLICANT CREDITORS INFORMATION		\$0
		ACCOUNT NO		\$0
		CO-APPLICANT CREDIT INFORMATION		\$0
REPOSESSION?	: NO	DRIVER'S LICENSE NO :		
DATE	:	STATE		
BANKRUPTCY	: NO			
ENDORSE/GUARANTOR?	: NO			
JUDGEMENT?	: NO			

CREDIT CONNECTION® 0 (\$0.00) 2:19 PM

FIG. 3I

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, JONES MARY M)

PENDING

VIN : \_\_\_\_\_

VEHICLE IDENTIFICATION NUMBER \_\_\_\_\_

MILEAGE : 0

TYPE : \_\_\_\_\_

YR : 0

MAKE : \_\_\_\_\_

MODEL : \_\_\_\_\_

BODY STYLE : \_\_\_\_\_

AUTO COLLATERAL INFORMATION

AUTO TRANS : N

TRANS SPEED : N

FOUR WD : N

POWER BRAKES : N

POWER STEER : N

POWER WINDOWS : N

POWER SEATS : N

AIR COND : N

FM STEREO : N

TAPE DECK : N

SUN ROOF : N

VINYL ROOF : N

CRUISE CONTROL : N

SPORTS WHEELS : N

YR : 0

MAKE : \_\_\_\_\_

MODEL : \_\_\_\_\_

BODY STYLE : \_\_\_\_\_

AUTO TRADE-IN INFORMATION

CREDIT CONNECTION®

ENTER THE V.I.N. FOR THE AUTOMOBILE.

0 (\$0.00)

2:19 PM

FIG. 3J

REFERENCE NO 2220		THE BUSINESS (JONES BOB J, JONES MARY M)		PENDING			
FINANCE INFORMATION							
CASH PRICE	:	\$	0.00	BALLOON PMT	:	\$	0.00
SALES TAX	:	\$	0.00	EST APR	:	0.0000	
DMV	:	\$	0.00	EST TERM	:	0	
TOTAL DELIVERED	:	\$	0.00	EST MONTHLY PAYMENT:	:	\$	0.00
CASH	:	\$	0.00	INVOICE COST	:	\$	0.00
REBATE	:	\$	0.00	MSRP	:	\$	0.00
TRD ALLOW	:	\$	0.00				
OWED	:	\$	0.00				
NET TRADE	:	\$	0.00				
TOTAL DOWN PAYMENT	:	\$	0.00				
UNPAID BALANCE	:	\$	0.00				
OTHER CHARGES, FEES:	:	\$	0.00				
AMOUNT FINANCED	:	\$	0.00				

CREDIT CONNECTION® 0 (\$0.00) 2:19 PM  
 ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

FIG. 3K

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, JONES MARY M)

PENDING

COMMENTS

CREDIT CONNECTION®

0 (\$13,060.00)

2:19 PM

FIG. 3L

CREDIT CONNECTION®

2:55 PM

MAIN MENU

- 1. APPLICATION ENTRY U. UTILITIES
- 2. QUICK APPLICATION ENTRY X. EXIT USER
- 3. PENDING DECISION
- 4. PENDING DELIVERY

PERSONAL/BUSINESS: BUSINESS  
INDIVIDUAL/JOINT/NONE: J  
LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3M



REFERENCE NO 2231	NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)				PENDING
QUICK BUSINESS INFORMATION					
BUSINESS NAME:		TYPE: _____			
ADDRESS:		COUNTY: _____		STATE: _____ ZIP: _____	
CITY:					
TAX ID:					
QUICK APPLICANT NAME AND ADDRESS					
FIRST NAME:		M.I.:		LAST:	
SS NO:		DOB:		SUFFIX:	
ADDRESS:		COUNTY:		STATE: _____ ZIP: _____	
CITY:					
QUICK CO-APPLICANT NAME AND ADDRESS					
FIRST NAME:		M.I.:		LAST:	
SS NO:		DOB:		SUFFIX:	
ADDRESS:		COUNTY:		STATE: _____ ZIP: _____	
CITY:					

CREDIT CONNECTION®      0      (\$0.00)      2:55 PM

ENTER THE BUSINESS'S NAME.

FIG. 3N

CREDIT CONNECTION®

PENDING DECISION QUEUE

2:57 PM

REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	BANK DECISION	BANK DECISION	INITIATED
CALLING CBI	2232	RECH				09/01 14:56
CALLING CBI	2233	BREAD PLACE	BRUNO FRANK			09/01 14:57
	2234	FINK TED				09/01 14:58

<PAGE>

CONSTRAINTS

WEEKS : ALL

THIS IS THE LAST PAGE. (F1) ENTER REF NO (F2) ENTER NAME (F3) MODIFY CONSTRAINTS

FIG. 30

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PENDING DECISION MENU

- |                                   |                                  |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION            | B. DISPLAY CREDIT BUREAU         |
| D. LENDER DECISIONS               | C. CREDIT BUREAU SUMMARY         |
| L. ADD CO-APPLICANT               | P. DISPLAY PUBLIC RECORDS        |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS    |
| O. APPLICATION OVERVIEW           | T. DISPLAY TRADES                |
| S. SEND APPLICATION TO LENDERS    | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0

(\$13,300.00)

9:48 AM

FIG. 3P

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

LENDER		CONTACT		PHONE		LENDER DECISIONS		APPROVAL AMT		TERM		RATE		DECISION COMMENT	
NATIONS BANK		TERESA HINSON		(919) 742-7384		APP NO		20308						DECLINE	
US BANCORP		TOM BOND		(503) 547-2345										DECLINE	

DETAILS

DECISION : DECLINE	ENTERED BY :
COMMENT:	
SEND DATE: 08/18 15:47    RECEIVE DT: 08/18 15:47    TURNAROUND IN MINUTES: 1	
TURN DOWN REASONS	
DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS	
TYPE OF (OR LACK OF) CREDIT CARDS	
OLDER AGE OF ITEM PROPOSED FOR FINANCING	
DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS	

[F1] BOOK THE DEAL WITH THIS LENDER [F2] ENTER DECISION MANUALLY

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3Q

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

APPLICATION OVERVIEW

APPLICANT INFORMATION

NAME : ANDREWS LEE  
PH : (410) 555 - 5555  
DOB : 01/01/60 AGE : 34  
RES : OWN RENT/MTG : \$950  
EMP : ACME EMPLOYERS  
OCC : E  
AUTO : 0

TIME : 10 Y 6M  
TIME : 8 Y 0M  
INCOME : \$25,000  
PRICE : \$23,000.00

CO-APPLICANT INFORMATION

NAME : ANDREWS REBECCA I SR  
PH : (410) 555 - 5555  
DOB : 12/12/55 AGE : 39  
RES : OWN RENT/MTG : \$950  
EMP : VISA  
OCC : CIVIL ENGINEER  
INCOME : \$13,333  
TERM : 60

AUTO/LOAN INFORMATION  
DOWN : \$12,000.00 REQUEST AMT : \$13,300.00

BUREAU INFORMATION

BUREAU : CBI (1 OF 1 FILES)  
TRADES : 7 INQUIRIES : 0  
DEBT RATIO : 100.05

DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS

OLDEST INQ/TRD OPEN : 10/01/82 LATEST : 02/01/91  
MAJOR DEROGATORIES : 3 MINOR : 1 SATISFACTORY : 3  
INST/REV LATE 30 : 3/0 LATE 60 : 4/0 LATE 90 : 5/0

CBI

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3R

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

LENDER NAME		CONTACT		SEND APPLICATION TO LENDERS		SEND DATE		RECEIVE DATE		STATUS			
USBK US BANCORP		MICHAEL F. LUITEN		PHONE (206) 450-5860		SEND BY CRCONNECTION		07/08 14:52		07/08 14:58		DECLINE	

<PAGE>

THIS IS THE LAST PAGE  
CREDIT CONNECTION®

[RETURN] SEND [F1] ENTER LENDERS

0 (\$13,300.00)

9:48 AM

FIG. 3S

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

LENDER NAME	CONTACT	SEND APPLICATION TO LENDERS		SEND DATE	RECEIVE DATE	STATUS
USBK US BANCORP	MICHAEL F. LUITEN	PHONE	SEND BY	07/08 14:52	07/08 14:58	DECLINE
		(206) 450 - 5860	CRCONNECTION			

<PAGE>

FIRST LENDER :      SECOND LENDER :      THIRD LENDER :      SEND TO ALL ONE BY ONE: ONE BY ONE

(RETURN) SEND [F1] ENTER LENDERS

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3T

REFERENCE NO 1404

CBI (1 OF 1 FILES INCLUDED)

NUMBER OF LINES: 44

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CBI FOR APPLICATION 1404

001 UNKNOWN CREDIT BUREAU -- CONTACT YOUR SYSTEM ADMINISTRATOR

BEACON IS TEMPORARILY UNAVAILABLE.

SAFESCAN WARNING: IS SS# A TYPO ERROR? SS# OUT OF RANGE.

\*ANDREWS, LEE, JR., CATHY SINCE 05/00/72 FAD 03/19/91  
8827, MITCHELL, DR, DECATUR, GA, 30032, DAT RPTD 04/90  
23929, MAIN, DECATUR, GA, 30032, DAT RPTD 12/90  
FN-ANDROPOLIS, LEEWISKI, JR  
MAR-M, DEPS-4, BDS-06/12/47, SSS-142-71-7890  
00 ES-, EMPLOYER

CBI [F1] FIND

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

FIG. 3U



CREDIT BUREAU SUMMARY FOR CBI (1 OF 1 FLIES INCLUDED)									
TRADES (OPEN OR CLOSED)	7	TRADES (OPEN)							6
PUBLIC RECORDS	0	BANK REVOLVING AND NATIONAL CREDIT CARDS							0
MAJOR DEROGATORY	3	BANK INSTALLMENT AND OTHERS							2
MINOR DEROGATORY	1	DEPARTMENT STORES							1
SATISFACTORY	3	FINANCE COMPANIES							2
INQUIRIES IN PAST SIX MONTHS	0	OTHERS							1
INQUIRY/TRADE OPENING	02/01/91	REVOLVING ACCOUNTS							2
OLDEST: 10/01/82		INSTALLMENT ACCOUNTS							4
30 DAYS: 3	60 DAYS: 4								
60 DAYS: 0	90 DAYS: 0								
REV. 30 DAYS: 0	90 DAYS: 0								
TOTAL BALANCE (REV: \$ 660	INST: \$ 8,498)	DEBT RATIO							\$ 38,354 / \$38,333 = 100.05%
HIGHEST CREDIT REVOLVING	\$ 9,158	BUREAU SERVICE SCORE (APPLICANT)							
HIGHEST CREDIT INSTALLMENT	\$ 860	BUREAU SERVICE SCORE (CO-APPLICANT)							
	\$10,000	BUREAU SERVICE SCORE (CO-APPLICANT)							
		DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS							
TRADE RATINGS (AS OF LAST REPORTED DATE)	0	1	2	3	4	5	6	7	8
PRESENT RATINGS	0	4	0	1	0	1	0	0	0
PAST DELINQUENCY			0	1	0	1	0	0	1

FIG. 3V

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PUBLIC RECORDS FROM CBI (1 OF 1 FILES INCLUDED)

DESCRIPTION	Q	SEVERITY	FILED	REPORTED	SETTLED	AMOUNT	BALANCE	COURT #
-------------	---	----------	-------	----------	---------	--------	---------	---------

CBI

NO RECORDS AVAILABLE.

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3W

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CHOOSE A BUREAU TO CALL

- 1. CBI
- 2. TRW
- 3. TRU

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3X

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

UNIQUE TRADES FROM FROM CBI (1 OF 1 FILES INCLUDED)

NAME	OWN	TYPE	OPEN	OPEN	REPORT	PAYMENT HISTORY	HC/ORIGBL	BALANCE	TERMS	ORIG PMT	PMT
HFC	A	I	YES	10/85	02/91		1,248	1,647	36	19,764	19,764
HFC	A	I	YES	10/82	02/91		1,647	1,330	36	15,960	15,960
FNB ATL	A	I	YES	08/88	02/91		10,000	5,321	0	350	350
RICH'S	A	R	YES	07/89	02/91		860	660	0	55	55
TRUST COMP	A	I	YES	11/89	02/91		259	200	0	25	25
TRUST COMP	A	I	NO	03/90	02/91		5,000	0	0	0	0
LEARNERS	A	R	YES	04/84	02/91		200	0	0	0	0

TRADE DETAIL

TRADE NAME : HFC ACCOUNT#: 32081-44888 DESIGNATOR: J INDUSTRY: F MEMBER#: 401FP3300  
 CURRENT RATE : 1 PAYS ACCOUNT AS AGREED TIMES LATE 30: 0 LATE 60: 0 LATE 90: 0  
 PAST RATE :

APP DEBT: 1,900 PMT: 300 BUREAU DEBT: 36,154 TOTAL DEBT: 38,354 TOTAL INCOME: 38,333 DEBT RATIO: 100.05%  
 CBI [RETURN] CHANGE PAYMENT

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU. 0 (\$13,300.00)

9:48 AM

FIG. 3Y

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

SELECT NEXT STATION

PENDING DECISION

PENDING DELIVERY

COMPLETED

CREDIT CONNECTION®

0

(\$13,300.00)

9:48 AM

FIG. 3Z

3:27 PM

CREDIT CONNECTION®

REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	PENDING DELIVERY QUEUE	BANK DECISION	BANK DECISION	BANK DECISION	INITIATED
	22137	KELLER JERRY J	KELLER LAURAJ	SIGN PENDING	NABK MESSAGE			06/21 11:09

CONSTRAINTS

WEEKS : ALL

[F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

THIS IS THE LAST PAGE.

FIG. 3AA

PENDING DELIVERY MENU

- |                                   |                                  |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION            | B. DISPLAY CREDIT BUREAU         |
| D. LENDER DECISIONS               | C. CREDIT BUREAU SUMMARY         |
| L. ADD CO-APPLICANT               | P. DISPLAY PUBLIC RECORDS        |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS    |
| O. APPLICATION OVERVIEW           | T. DISPLAY TRADES                |
| S. SEND APPLICATION TO LENDERS    | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0 (\$0.00)

2:50 PM

FIG. 3AB

3:28PM

# LENDER LOOKUP

## LENDER LIST

LENDER NAME	CITY	ST	CONTACT	PHONE	CC/FAX FAX	ACTIVE
Firs	CHARLOTTE	NC	PATTY MEEHAN	(919) 848-4747 474	FAX (919) 848-7464	ACTIVE
sign	BALTIMORE	MD	RICH KIRKWOOD	(410) 484-8484 844	FAX (410) 484-8487	ACTIVE
CITZ	ELLICOTT CITY	MD	ANGELA COOPER	(410) 848-8888	FAX (410) 848-8744	ACTIVE
CITI	NEW YORK	NY	DAN KATZ	(212) 847-7477 444	FAX (212) 847-7488	ACTIVE
Chas	NEW YORK	NY	JOE SMITH	(212) 887-4888	FAX (212) 887-5647	ACTIVE
Well	SAN FRANCISCO	CA	SCOTT SMITH	(619) 767-6467	FAX (619) 767-4848	ACTIVE
JB	MACON	GA	ME	(410) 111-2222	FAX (410) 111-3333	ACTIVE
ALCO			NANCY SHEPPARD	(912) 471-2300	CC (912) 471-4844	ACTIVE

<PAGE>

## LENDER HISTORY

DAYS	TOTAL APPS	APPROVED	COND APPR	DECLINED	BOOKED	APPR/TOTAL %	BOOKED/TOTAL %	% OF TOTAL APPS
0 - 30	5	4	1	0	3	100	60	2
30 - 60	10	7	2	1	6	90	60	5
60 - 90	10	6	2	2	5	80	50	5

(RETURN) LENDER DETAILS

FIG. 3AC



CREDIT CONNECTION®

3:29 PM

SYSADM MAIN MENU

D. DEALER SETUP  
L. LENDER SETUP  
U. USER SETUP  
X. EXIT USER

LATEST NEWS FROM CMSI 2:46 AM  
THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER  
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE  
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI  
AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS.

FIG. 3AD

3:29 PM

## DEALER SETUP

**-DEALER SETUP-**

DEALER ID	:	AUTOHAUS		STATE:	MD	ZIP: 21227-		SECONDARY BUREAU:
NAME	:	AUTOHAUS TISCHER						
MANAGER	:	JOHN DOE						
CONTACT	:	HOWARD WOODS						
ADDRESS	:	123 FORT MEADE ST						
CITY	:	LAUREL						
PHONE	:	(301) 643-1600						
FAX NUMBER	:	(410) 643-1645						
		BUREAU INFORMATION						
SELECTION	:	A AUTO						
CBF ACCESS#	:	999Z500472-T3FYBS						
TRW ACCESS#	:	TCA13122250X1J						
TRU ACCESS#	:	17MAZ 00005276R58X						

[F1] UPDATE DEALER

**FIG. 3AE**

3:29 PM

LENDER SETUP

CURRENT LENDERS		LENDER DETAILS	
LENDER	CC/FAX ACCESS CODE	LENDER CD	LENDER
Firs	FAX	: 0001	
sign	FAX	LENDER : FIRST UNION	
CITZ	FAX	SHORT NAME: Firs	
CITI	FAX	ACCESS CD :	
Chas	FAX	CONTACT : PATTY MEEHAN	
Well	FAX	PHONE : (919) 848-4747 474	
JB	FAX	FAX : (919) 848-7464	
ALCO	CC	ADDRESS : 1 MAIN AVENUE	
BOAT	CC	CITY : CHARLOTTE	STATE: NC
Banc	CC	ACTIVE : ACTIVE	ZIP: 87747
Banc ONE			

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AF

3:31 PM

USER SETUP

CURRENT USERS

USER ID	NAME	GSP	IN USE
andy	Andy Mayers		NO
arv	arv	MASTER	NO
blly	Billy Roberts	SALES	NO
jerry	Jerry Keller	MASTER	NO
jima	Jim alsbrook	MASTER	NO
jimc	Jim Cain	MASTER	NO

USER DETAILS

USER ID	: andy
NAME	: Andy Mayers
GSP	:
PHONE NO	:
PASSWORD	:
TIME BETWEEN	: 999
NEXT CHANGE	: 08/30
DEF WEEKS	: 0

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AG

FUNCTION KEYS MENU

1. CALCULATOR
2. CALENDAR
3. LENDER LOOKUP
4. PAYMENT CALCULATOR
5. RESET TERMINAL
6. SEARCH
7. TERMINAL LOCK
8. NEWS

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

FIG. 3AH

ENTER SEARCH CRITERIA	
SPECIFIC REFERENCE NO	: 0
APPLICANT NAME	: ALL
CO-APPLICANT NAME	: ALL
BUSINESS NAME	: ALL
APPLICANT SS#	: ALL
CO-APPLICANT SS#	: ALL
STATION	: ALL

FROM INITIATED DATE :	CONSTRAINTS	TO INITIATED DATE :
-----------------------	-------------	---------------------

ENTER DATA OR PRESS F4 TO END.

FIG. 3A1

11:40 AM

SEARCH APPLICATIONS

REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	LIST OF APPLICATIONS	STATION	BANK	STATUS	BANK	STATUS	BANK	STATUS	INITIATED
	2123	Fax Larry		DONE	Natl	APPROVE						02/03 10:28
	2125	Caln James V		DONE	Natl	DECLINE						03/17 14:59
	2126	Fax Larry		PY	Natl	APPROVE						04/06 14:57
	2127	Jones John		PD	Natl	APPROVE						04/10 13:34
	2128	aaaa AAA	aaaaa	DONE								04/28 11:26
	2129	CUFF JENNIFER		DONE								05/03 13:54
	2130	Fax Larry		PD	Natl	APPROVE						05/05 10:34
	2131	FAX LARRY		DONE								05/11 09:01
	2133	test Test		DONE								05/18 17:22
	2134	W Test		DONE								05/18 17:24
	2137	Keller Jerry J		PD								06/21 11:09

CONSTRAINTS

FROM INITIATED DATE:  TO INITIATED DATE:

[F1] ENTER REF NO [F2] MODIFY CONSTRAINTS

FIG. 3AJ

NEWS

DATE	FROM	TOPIC
10/05 02:46	CMSI	SCHEDULED HARDWARE MAINTENANCE
09/13 02:46	CMSI	LATEST LIST OF CREDIT CONNECTION@LENDERS
09/13 02:30	Natl	REDUCED RATES FOR AUTO LOANS.
09/13 02:13	BOAT	CHANGES IN USED AUTO LENDING
09/13 02:09	USBK	RATE CHANGES EFFECTIVE OCTOBER 1

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER 6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

FIG. 3AK



**FIG. 4**

